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SIMMONS FIRST NATIONAL CORP  
Form 13F-NT  
October 28, 2002

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F-NT  
FORM 13F-NT COVER PAGE

REPORT FOR THE CALENDAR YEAR OR QUARTER ENDED: 09/30/2002

CHECK HERE IF AMENDMENT  AMENDMENT NUMBER:  
THIS AMENDMENT  IS A RESTATEMENT  
 ADDS NEW HOLDING ENTRIES

INSTITUTIONAL INVESTMENT MANAGER FILING THIS REPORT:

NAME: SIMMONS FIRST NATIONAL CORPORATION  
ADDRESS: 501 MAIN STREET  
PINE BLUFF, AR 71601

THE INSTITUTIONAL INVESTMENT MANAGER FILING THIS REPORT AND THE PERSON BY WHOM IT IS SIGNED HEREBY REPRESENT THAT THE PERSON SIGNING THE REPORT IS AUTHORIZED TO SUBMIT IT, THAT ALL INFORMATION CONTAINED HEREIN IS TRUE, CORRECT, AND COMPLETE, AND THAT IT IS UNDERSTOOD THAT ALL REQUIRED ITEMS, STATEMENTS, SCHEDULES, LISTS, AND TABLES, ARE CONSIDERED INTEGRAL PARTS OF THIS FORM.

PERSON SIGNING THIS REPORT ON BEHALF OF REPORTING MANAGER:

NAME: JOHN L. RUSH  
TITLE: SECRETARY  
PHONE: (870) 541-1111

SIGNATURE, PLACE, AND DATE OF SIGNING:

/s/ John L. Rush                      PINE BLUFF, AR                      October 25, 2002  
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REPORT TYPE (CHECK ONLY ONE):

13F HOLDINGS REPORT  
 13F NOTICE  
 13F COMBINATION REPORT

LIST OF OTHER MANAGERS REPORTING FOR THIS MANAGER:  
SIMMONS FIRST TRUST COMPANY, N.A.

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934.